

**Fill in this information to identify the case:**

Debtor 1 Pearlie Mae Kelly

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 20-01049-JAW

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FAHE Inc., as Servicer for Habitat for Humanity MS Capital Area

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 7 1 1 1

Date of payment change: 8/1/2025  
Must be at least 21 days after date of this notice

New total payment: \$ 593.73  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 446.94      New escrow payment: \$ 381.28

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %      New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_      New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_      New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Pearlie Mae Kelly Case number (if known) 20-01049-JAW  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Charles Frank Fair Barbour Date 6/10/2025  
Signature

Print: Charles Frank Fair Barbour Title Attorney MSB# 99520  
First Name Middle Name Last Name

Company Underwood Law Firm PLLC

Address PO Box 1874  
Number Street  
Madison MS 39130  
City State ZIP Code

Contact phone (601) 981-7773 Email cbarbour@underwoodlaw.firm

**CERTIFICATE OF SERVICE**

I, Charles Frank Fair Barbour, attorney for Movant, hereby certify that the following were served via ECF system with a true and correct copy of the Notice of Mortgage Payment Change to:

Thomas Carl Rollins, Jr., the Debtor's Attorney, [trollins@therollinsfirm.com](mailto:trollins@therollinsfirm.com)

Torri Parker Martin at [tpm@tpmartinch13.com](mailto:tpm@tpmartinch13.com)

U.S. Trustee, [USTPRegion05.JA.ECF@usdoj.gov](mailto:USTPRegion05.JA.ECF@usdoj.gov)

I further certify that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed to Pearlie Mae Kelly at 2301 Newport St., Jackson, MS 39213.

THIS, the 10th day of June, 2025.

/s/ Charles Frank Fair Barbour  
MSB #99520

Fahe  
319 Oak Street  
Berea, KY 40403  
For Inquiries: (888) 969-1399

Final

Analysis Date: June 04, 2025

PEARLIE KELLY  
2301 NEWPORT STREET  
JACKSON MS 39213

Loan:

Property Address:  
2301 NEWPORT STREET  
JACKSON, MS 39213

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Aug 2024 to July 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Aug 01, 2025:
Principal & Interest Pmt:	177.45	177.45
Escrow Payment:	446.94	381.28
Other Funds Payment:	35.00	35.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$659.39	\$593.73

Escrow Balance Calculation	
Due Date:	Nov 01, 2024
Escrow Balance:	1,574.40
Anticipated Pmts to Escrow:	4,022.46
Anticipated Pmts from Escrow (-):	3,794.60
Anticipated Escrow Balance:	\$1,802.26

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,142.56	(1,723.95)
Aug 2024	380.87	274.41			*	1,523.43	(1,449.54)
Sep 2024	380.87				*	1,904.30	(1,449.54)
Oct 2024	380.87	274.41			*	2,285.17	(1,175.13)
Nov 2024	380.87	274.41			*	2,666.04	(900.72)
Nov 2024		172.53			* Escrow Only Payment	2,666.04	(728.19)
Dec 2024	380.87	823.23			*	3,046.91	95.04
Dec 2024		245.95			* Escrow Only Payment	3,046.91	340.99
Dec 2024		89.51			* Escrow Only Payment	3,046.91	430.50
Dec 2024				780.71	* County Taxes	3,046.91	(350.21)
Jan 2025	380.87		775.80		* County Taxes	2,651.98	(350.21)
Feb 2025	380.87	446.94			*	3,032.85	96.73
Mar 2025	380.87				*	3,413.72	96.73
Apr 2025	380.87	446.94	156.60		* Termite	3,637.99	543.67
May 2025	380.87	446.94			*	4,018.86	990.61
Jun 2025	380.87		3,638.00		* Hazard Insurance	761.73	990.61
Jul 2025	380.87				*	1,142.60	990.61
					Anticipated Transactions	1,142.60	990.61
Apr 2025				156.60	Termite		834.01
Jun 2025		3,575.52		3,638.00	Hazard Insurance		771.53
Jul 2025		446.94					1,218.47
	\$4,570.44	\$7,517.73	\$4,570.40	\$4,575.31			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 4,570.40. Under Federal law, your lowest monthly balance should not have exceeded 761.73 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Fahe  
For Inquiries: (888) 969-1399

Final

Analysis Date: June 04, 2025

PEARLIE KELLY

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,802.26	1,143.78
Aug 2025	381.28			2,183.54	1,525.06
Sep 2025	381.28			2,564.82	1,906.34
Oct 2025	381.28			2,946.10	2,287.62
Nov 2025	381.28			3,327.38	2,668.90
Dec 2025	381.28			3,708.66	3,050.18
Jan 2026	381.28	780.71	County Taxes	3,309.23	2,650.75
Feb 2026	381.28			3,690.51	3,032.03
Mar 2026	381.28			4,071.79	3,413.31
Apr 2026	381.28	156.60	Termite	4,296.47	3,637.99
May 2026	381.28			4,677.75	4,019.27
Jun 2026	381.28	3,638.00	Hazard Insurance	1,421.03	762.55
Jul 2026	381.28			1,802.31	1,143.83
	<u>\$4,575.36</u>	<u>\$4,575.31</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 762.55. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 762.55 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,802.26. Your starting balance (escrow balance required) according to this analysis should be \$1,143.78. This means you have a surplus of 658.48. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 4,575.31. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

<b>New Escrow Payment Calculation</b>	
Unadjusted Escrow Payment	381.28
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$381.28</u>